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## ORIGINAL ARTICLE

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# Managing precarity: Food bank use by low-income women workers in a changing welfare regime

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**Abstract**

Employment had risen to historically high levels in Britain before the coronavirus crisis; however, whereas work is traditionally conceptualized as a route out of poverty, this is no longer necessarily the case. Participation in non-standard or low-income work such as zero-hour contracts, involuntary part-time work and self-employment is increasingly a feature of the labour market and in-work benefits which top-up low incomes have been pared back. This case study undertaken in the period before the coronavirus crisis takes a multi-disciplinary approach in relation to three key questions: are working women resorting to food bank use in times of financial hardship?; to what extent is this a function of non-standard working practices?; and is welfare reform a contributing factor? A three-strand approach is taken: a synthesis of literature, an analysis of national data and in-depth interviews with stakeholders involved with referrals to or delivery of emergency food provision within northern Britain. The findings highlight a growth in precarious employment models since the 2008/2009 recession and how this intersects with increasing conditionality in welfare policy. We contribute to the debate by arguing that ideological driven policy fails to acknowledge structural deficiencies in labour market demand and misattributes responsibility for managing precarious working patterns onto individuals who are already struggling to get by.

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**KEYWORDS**

food banks, in-work poverty, low-income workers, non-standard work, welfare reform

## 1 | INTRODUCTION

The world financial crisis in 2008/2009 led to politically driven programmes of long-term neo-austerity across many nation states (Farnsworth & Irving, 2018). This policy agenda takes advantage of the post-crisis public debt narrative to question the affordability of the welfare state. Subsequently, significant reductions to national and local government spending and a retrenchment of the welfare state became commonplace across Europe and America (Peck, 2012).

In Britain, this political ideologue has resulted in an extensive overhaul of the British welfare system leading to substantial cuts that were justified as being necessary to reduce the budget deficit (HM Treasury, 2010). It is a popular misconception that these cuts primarily fall on out-of-work households (Beatty & Fothergill, 2014).

This welfare reform agenda culminated in the introduction of Universal Credit (UC) in 2013 which will eventually replace the six<sup>1</sup> main means-tested working age benefits (Office for Budget Responsibility, 2019). UC is a single-benefit system which encompasses in-work as well as out-of-work benefits enforced by a more punitive conditionality regime (Dwyer & Wright, 2014). The aims of welfare reform are to incentivize work, make work pay and reduce welfare dependancy (Department for Work and Pensions, 2010a). UC entitlement has subsequently been reduced by £2 billion a year (Brewer, Joyce, Waters, & Woods, 2019) which is in addition to £23 billion per year of cuts to the legacy benefits system (Beatty & Fothergill, 2016). As a consequence, the bottom two deciles of the income distribution will be 10% worse off even after the National Living Wage and above inflation increases in the Personal Tax Allowance have been taken into account (Portes & Reed, 2018).

Increasingly, concerns are being raised about rising numbers of low-income workers experiencing in-work poverty as wages stagnate and real earnings fall below pre-recession levels (Cribb & Johnson, 2018). In addition, precarious or non-standard work such as zero-hour contracts, involuntary part-time work or self-employment are more prevalent and characterized by low incomes. This means many families continue to struggle to get by even when in employment (Corlett, Clarke, & Tomlinson, 2017). In-work benefits which top-up low-income work have also been reduced substantially (Beatty & Fothergill, 2016).

Austerity has also reduced local authority funding and services significantly (Centre for Cities, 2019). Budgets decreased by 37% between 2010/2011 and 2015/2016 leaving limited resources to mitigate financial hardship (National Audit Office, 2016). Third sector agencies increasingly step into the breach to provide a safety net for those in most need. In Britain, one of the most visible signs of this emergency third sector provision is the increasing use of food banks (Loopstra et al., 2015): 910,00 emergency food parcels were supplied by the Trussell Trust in 2013/2014, a sevenfold increase from 2011/2012.

These issues are often examined in isolation. However, increasingly, workers are resorting to food banks as a consequence of welfare reform, austerity and low-income non-standard or precarious work as many continue to be dependent on in-work benefits. This article, therefore, makes an original contribution to debates concerning welfare reform, labour market restructuring and provision for those facing financial hardship. The article takes a multi-disciplinary case study approach to analyse the intersection of the impact of welfare cuts and rising conditionality, non-standard forms of work and in-work poverty, and the use of emergency food charity by low-income workers. A gendered perspective is taken as women have historically been more likely than men to work in low-paid sectors or undertake part-time, flexible or non-standard work. Three key research questions are addressed:

1. Are working women or families resorting to food bank use in times of financial hardship?
2. To what extent is this a function of non-standard working practices?
3. Is welfare reform a contributing factor?

## 2 | METHODOLOGY: A CASE STUDY APPROACH

This case study consists of three stages. First, a synthesis of relevant literature to explore the key themes. Second, data from the Labour Force Survey (LFS) are analysed to contextualize the case study within pre- and post-recession trends in non-standard and precarious work. For the purposes of this study, this is defined as involuntary part-time work, temporary work, zero-hour contracts and self-employment. Thirdly, the implications of non-standard work, increased conditionality, welfare reform and public sector cuts on the lived experience of low-income workers were explored in 20 in-depth stakeholder interviews. Respondents across three local authorities within Sheffield City Region (SCR), which is located in northern Britain, included managers and key workers at: a range of local food banks ( $n = 6$ ); local support and referral agencies ( $n = 8$ ); community organizations ( $n = 2$ ) and service providers ( $n = 4$ ). Further details are included in Section 4.2.1. The review of literature and statistics informs a thematic analysis of stakeholder perceptions of working women resorting to food bank use.

This research aims to provide a contextual explanatory account of a contemporary phenomenon, namely the use of food banks by people in work. A case study approach is appropriate as ‘the boundaries between phenomenology and context are not clearly evident’ (Yin, 1994, p. 13). Food bank use is often framed as evidence of individuals falling into ‘crises’ and needing short-term help (Lambie-Mumford, Crossley, Jensen, Verbeke, & Dowler, 2014). We wanted to critically explore this framing through the lens of experience of frontline workers in providing poverty alleviation support in the context of ‘upstream’ structural drivers such as welfare reform and a restructuring of employment. We argue that these structural drivers make recourse to emergency food charity a more long-term prospect rather than evidence of a short-term crises driven by personal deficiencies.

Whilst a case study approach has limitations, as findings from qualitative interviews are not generalizable, the respondents are from varied organizations involved at different stages of the referral process. SCR also promotes inclusive growth as a policy strategy to improve the economic circumstances of low-income workers (Beatty, Crisp, Ferrari, & Gore, 2019) providing a useful context for the study. SCR is not an outlier, and on many social, economic and poverty indicators, it is close to the national average and contains diverse local communities’ representative of the extremities of poverty and wealth seen across Britain (Beatty et al., 2019). The interviews were undertaken across three local authorities with diverse geographical contexts: a large city, smaller towns and a large rural hinterland.

The explanatory case study approach is strengthened by triangulating mixed-method data generated to contextualize and explore a bounded phenomenon in-depth and seeks to uncover potential causes and explanations for the shifting profile in food bank users (Savin-Baden & Major, 2013).

## 3 | A SYNTHESIS OF THE LITERATURE

### 3.1 | The welfare reform agenda

An overhaul of the UK welfare system instigated by a Conservative-led Coalition in 2010 (HM Treasury, 2010), built upon a programme of reform initiated by the previous Labour Government (Department for Work and Pensions, 2008). Both Governments shared a common desire to introduce labour market activation policies, increase conditionality, simplify a complex benefits system and to create a welfare system fit for the 21st century (Department for Work and Pensions, 2010b; Gregg, 2008).

There was a significant step-change in the scale and pace of welfare reform in 2010 at which point it became synonymous with welfare cuts (Beatty & Fothergill, 2017). In-work benefits were targeted (Tax Credits); support for housing costs restricted (Housing Benefit); means testing for incapacity benefits introduced (Employment and Support Allowance); overall benefits entitlement restricted (Benefit Cap); and the link between uprating benefits in line with the cost of living was broken. In 2015, the Conservative Government announced a

further substantial package of cuts (HM Treasury, 2015) including a 4-year benefits freeze; a lower Benefit Cap; and further cuts to incapacity benefits and in-work benefits. In addition, UC will replace the six main working age income-related benefits into a single payment system inheriting the legacy benefits system cuts (Department for Work and Pensions, 2010b).

By 2020/2021, there will be £25bn per year less financial support for working age households than if the reforms had not been introduced (Beatty & Fothergill, 2017) creating a considerable gap between the disposable income and household expenditure for many (Padley & Hirsch, 2017). The impact is especially large amongst low-income families with dependent children (Hood & Johnson, 2016). For example, a single parent working full-time on a minimum wage will be £2,600 a year worse off from UC cuts alone (Finch, 2017).

The reforms were accompanied by a divisive rhetoric which characterizes claimants as 'skivers or shirkers' rather than 'strivers or workers' (Taylor-Gooby, 2016; Valentine & Harris, 2014). This reinforces a popular misconception that only out-of-work households are targeted by the reforms. George Osborne's speech as the Chancellor of the Exchequer to the 2012 Conservative Conference epitomizes the tone of the debate:

Where is the fairness, we ask, for the shift-worker, leaving home in the dark hours of the early morning, who looks up at the closed blinds of their next door neighbour sleeping off a life on benefits?

George Osborne, 2012

## 3.2 | The growth of non-standard employment

Substantial employment growth since the height of the 2008/2009 recession (ONS, 2019) should provide a route out of poverty for many (Kemp, Bradshaw, Dornan, Finch, & Mayhew, 2004). However, the quality as well as quantity of work opportunities available are increasingly being questioned as to what constitutes 'good work' (Taylor, 2017). There has been a shift from full-time employee jobs growth towards non-standard work including 'casualization' of the workforce facilitated by temporary or zero-hour contracts, agency or seasonal work, and self-employment with all associated with low-pay, fluctuating incomes and a continued reliance on in-work benefits (Corlett et al., 2017). These types of non-standard work are also often characterized by poor working conditions, non-unionization, a lack of employment rights and protections such as sick pay, maternity pay, redundancy pay or paid holiday entitlement (Standing, 2011; TUC, 2016).

The 'gig economy' epitomizes these employment characteristics. Primarily, this refers to digital platforms acting as intermediaries to match the supply of labour for a specific service on an on-demand basis with the worker paid on a job-by-job basis (Balaram, Warde, & Wallace-Stephens, 2017). In 2017, 1.3 million people (4% of employment) in the UK were working in the gig economy (Chartered Institute of Personnel and Development, 2017).

Many women work in non-standard employment, particularly low-income part-time work, in order to juggle work with family responsibilities (Aassve, Burgess, Propper, & Dickson, 2006) contributing to a rise in the supply and demand for female labour since the 1980s.<sup>2</sup> Other factors include: socio-demographic reasons (Gutiérrez-Domenech & Bell, 2004); the restructuring of the British economy with a shift from industry to the service sector (Beatty, 2016) and the increase in flexible working practices, deregulation and casualization of the workforce (Dex & Bukodi, 2010). The labour market can, therefore, encompass 'good' flexibility which is family friendly but also potentially 'bad' flexibility such as involuntary part-time working, temporary or zero-hour contracts, low-income self-employment or agency work (Green & Livanos, 2017).

## 3.3 | Women as low-paid workers

The experience of low-pay or non-standard employment for women is often shaped by their structural segregation in the labour market (Bettio & Verashchagina, 2009). Women are frequently employed in feminized and low-pay

sectors including clerical, retail, cleaning, catering and caring (Kamerāde & Richardson, 2018) on non-standard contracts accommodating women's gendered functions in the home (Pilcher, 2000).

Structural adjustments in the labour market in response to recession and austerity have contributed to job opportunities for women in low-skilled work becoming less secure, non-standard and difficult to improve on (Rubery & Raffertey, 2013). Public sector cuts and outsourcing also meant that low-paid permanent jobs were substituted for cheaper less-secure positions or involuntary part-time hours (Bell & Blanchflower, 2011, 2014).

Whilst men are more likely than women to be self-employed (18 vs. 10%, ONS LFS, 2018), women are more likely than men to turn to self-employment to accommodate their life stage and care for young children (Ekinsmyth, 2014; Patrick, Stephens, & Weinstein, 2016). Self-employed people face income insecurity, and their earnings fell faster than employees between 2006/2007 and 2011/2012, and, typically, this group earns 40% less than their employed counterparts (D'Arcy & Gardiner, 2014). This fall in income reflects a compositional shift in self-employment towards women and part-time workers (Department for Business, Innovation and Skills, 2016). Welfare cuts to UC via the minimum income floor for the self-employed and work allowances for low-income workers will also squeeze these household incomes further (Child Poverty Action Group, 2016; Low Incomes Tax Reform Group, 2017).

### 3.4 | Conditionality and in-work poverty

There are inherent contradictions in promoting a flexible labour market, whilst welfare reforms expect claimants to secure a full-time wage (Rubery, Keizer, & Grimshaw, 2016). Increased conditionality puts the onus on claimants to compromise on job quality including accepting low-pay or zero-hour contracts (McDowell, 2014). The growth in part-time work, low-income self-employment amongst men as well as women and below inflation pay settlements for public sector workers (65% of whom are women) have all contributed to a fall in weekly wages since the recession (Clarke & Bangham, 2018; Galloway, Danson, Richards, Sang, & Stirzaker, 2016). Often, those moving into work are reliant on in-work benefits with many becoming stuck in a cycle of low-pay, no pay, non-standard employment and unemployment (Shildrick, MacDonald, Webster, & Garthwaite, 2010; Thompson, 2015) and vulnerability to welfare cuts targeted at low-income in work households (Brewer, Finch, & Tomlinson, 2017; Greer, 2016).

In-work poverty outstripped workless households for the first time in 2011/2012—the year welfare cuts began to be implemented (Hick & Lanau, 2017; Tinson et al., 2016). In 2017/2018, 58% of all households in poverty had at least one person in work up from 37% in 1994/1995 (Bourquin, Cribb, Waters, & Xu, 2019) raising concerns about the subsequent demand for emergency food parcels:

food bank workers and clients themselves testify that the National Minimum Wage is too low to provide a failsafe system against hunger, even with the substantial subsidies taxpayers make to those wage levels through tax credits.

(All-Party Parliamentary Group, 2014, p. 33)

### 3.5 | The last safety net: Emergency food provision

Local authority funding reduced by 37% between 2010/2011 and 2015/2016 and local welfare provision declined (National Audit Office, 2016). The cuts are uneven across the country and echo the spatial impact of welfare reform (Gray & Barford, 2018). Local services' ability to mitigate hardship is hampered in the places hardest hit by welfare reform which are characterized by low-pay and a high dependency on in-work benefits (Beatty & Fothergill, 2017).

Food bank provision expanded rapidly as welfare reforms were introduced (Lambie-Mumford & Green, 2015). By 2018/2019, the Trussell Trust network had over 1,200 food banks dispensing 1.6 m emergency food parcels up

from 61,000 in 2010/2011 (Trussell Trust, 2019). A further 809 independent food banks operated in Britain 2017 (Independent Food Aid Network, 2017). Their role in mitigating hardship due to cuts in the welfare system was epitomized in an open letter to the Prime Minister: '*the welfare system is increasingly failing to provide a robust line in defence against hunger*' (Ashton, Middleton, & Lang, 2014).

Increases in emergency food provision have been shown to be related to local welfare cuts (Loopstra et al., 2015) and areas with full-service UC (Trussell Trust, 2018). The main reasons for client referrals include: low-income (33%); benefit delays (20%) and changes in benefits (17%); UC was given as the reason for 49% of all benefit delays on the electronic referral system; and 15% of all referrals had earnings from work (Trussell Trust, 2019):

in common with many low-income households, food bank users have a dynamic and sometimes unclear work status, including unstable or temporary work, part-time work ... or insecure self-employment.

(Perry, Williams, Sefton, & Haddad, 2014, p. 50)

The rise of food bank provision in poverty alleviation has been described as '*a delegation of responsibility from the state to the charitable sector*' which is delivered on an ad hoc and unsustainable basis (Lambie-Mumford, 2017, p. 14, 92).

This study does not explore the experiences of those referred to food banks but instead explores food bank referrals amongst low-income women workers as an indicator of in-work poverty and a basis for exploring this phenomenon. That said, it is widely reported that people who are referred to food banks experience feelings of social stigmatization and shame (Garthwaite, 2016), and do so as a 'last resort' (Lambie-Mumford et al., 2014).

Women with children are also reported to frequently feel anxiety, guilt and responsibility for managing household food shortages (Petersen, Tanner, & Fraser, 2014). In times of poverty, it is widely reported that women will restrict their food intake in order to ensure that their children have enough to eat (Dowler & O'Connor, 2012). In the qualitative data presented in this study, women are portrayed as central to accessing emergency food services at times of family financial crisis.

## 4 | FINDINGS

### 4.1 | The growth of non-standard employment: A synthesis of the data

The literature highlights that non-standard work, precarious employment and in-work poverty are increasingly recognized as important policy issues. Not least, in the context of welfare cuts and increasing conditionality that may push more workers into low-income work. LFS data are analysed to investigate the longer-term trends and composition of non-standard work by gender in the 10 years up to and after the recession.

#### 4.1.1 | Non-standard employment: Part-time work

The growth in non-standard employment differed by gender before and after the recession<sup>3</sup> (Table 1). The proportion of men in employment that were not full-time employees increased (24% 1998; 28% 2018) whilst for women, it declined slightly over time (48% in 1998; 46% 2018).

The growth in part-time work was faster for men than women in both periods, whereas full-time employment growth amongst women (17% pre-recession and 13% after) was faster than men (6% both periods). Consequently, the proportion of women working part-time fell by three percentage points to 41% in 2018, but for men, increased by four percentage points to 13%.

TABLE 1 Employment status by full-time or part-time work, United Kingdom, 1998–2018

	Employees			Self-employed			All in employment		
	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time	Total
Females									
1998	6,309,600	4,873,400	11,183,000	434,800	454,400	889,300	6,790,300	5,412,800	12,203,100
2008	7,432,500	5,099,400	12,531,900	524,600	527,100	1,051,700	7,975,900	5,708,600	13,684,500
2018	8,251,200	5,310,800	13,562,100	731,400	862,400	1,593,800	9,002,800	6,232,900	15,235,700
Males									
1998	11,119,500	968,200	12,087,700	2,142,100	256,300	2,398,400	13,339,900	1,281,400	14,621,300
2008	11,684,600	1,374,100	13,058,700	2,388,600	384,100	3,774,700	14,105,500	1,821,900	15,927,400
2018	12,281,800	1,626,200	13,908,000	2,589,100	577,800	3,167,000	14,892,300	2,266,000	17,158,200
Percentage change									
Females									
1998–2008	18%	5%	12%	21%	16%	18%	17%	5%	12%
2008–2018	11%	4%	8%	39%	64%	52%	13%	9%	11%
Males									
1998–2008	5%	42%	8%	12%	51%	16%	6%	42%	9%
2008–2018	5%	18%	7%	8%	50%	14%	6%	24%	8%
All									
1998–2008	10%	11%	10%	13%	28%	16%	10%	12%	10%
2008–2018	7%	7%	7%	14%	58%	24%	8%	13%	9%
Share of employment growth									
Females									
1998–2008	74%	15%	89%	6%	5%	11%	80%	20%	100%
2008–2018	52%	13%	66%	13%	21%	34%	66%	34%	100%

(Continues)



TABLE 1 (Continued)

	Employees			Self-employed			All in employment		
	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time	Total
Males									
1998–2008	42%	30%	72%	18%	10%	28%	59%	41%	100%
2008–2018	48%	20%	68%	16%	15%	32%	64%	36%	100%
All									
1998–2008	59%	22%	81%	12%	7%	19%	70%	30%	100%
2008–2018	50%	16%	67%	14%	19%	33%	65%	35%	100%

<sup>a</sup>Source: ONS Labour Force Survey; June–August Quarters; seasonally adjusted.

4.1.2 | Non-standard employment: Self-employment

The largest shift in the composition of non-standard employment was towards self-employment which accounted for a third of all post-recession employment growth compared to a fifth pre-recession. The fastest growth was in part-time self-employment amongst women post-recession (64%), four times faster than pre-recession. Part-time self-employment also grew substantially for men but was similar pre- and post-recession (50 and 51%) and faster than the increase in male part-time employees which slowed over time (from 42 to 18%). Full-time self-employment also grew rapidly amongst women post-recession (39%) nearly double the pre-recession rate but for men slowed from 12% growth to 8%. The shift towards part-time self-employment contributed to falling incomes for the self-employed; by 25% between 2007/2008 and 2013/2014 compared to an 11% for employees.<sup>4</sup>

4.1.3 | Non-standard employment: Involuntary part-time work, temporary work or zero-hour contracts

Involuntary part-time employment, because full-time employment could not be found, was declining before the recession but increased after (–3% before; 4% after) (Table 2). The increase was faster amongst men than women (42 vs. 29%).

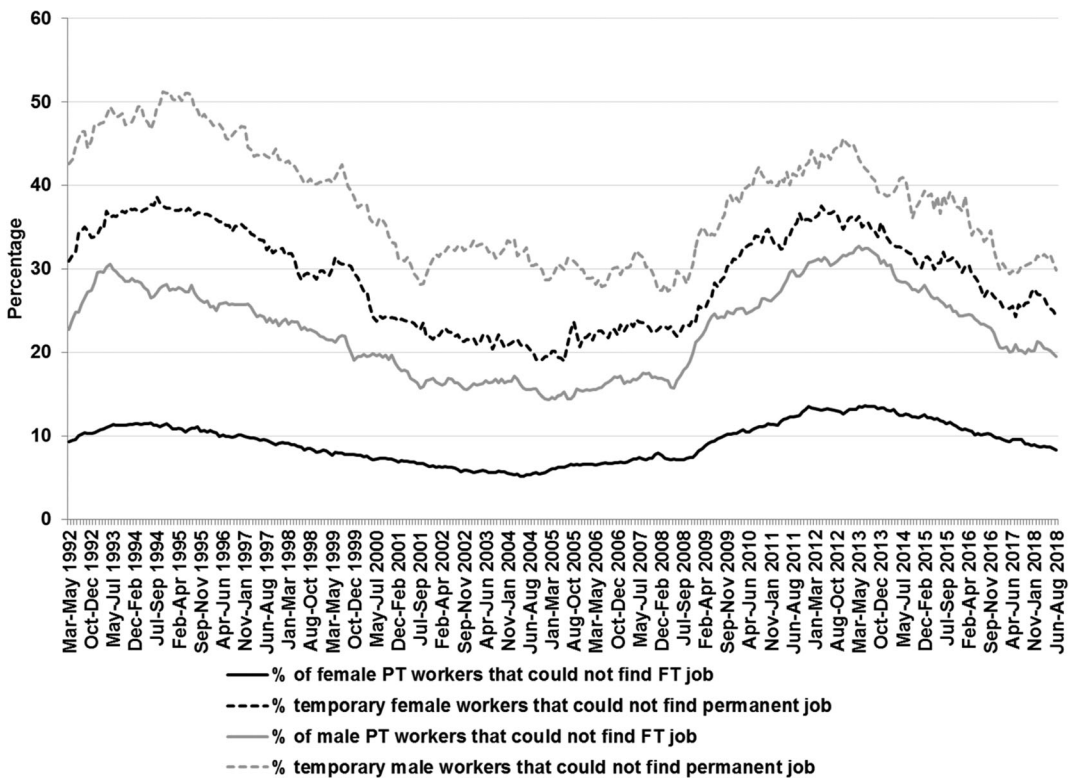
Employees on temporary contracts because they could not find a permanent job also increased post-recession compared to a decline before (–41% before; 16% after). Again, the growth was greater amongst men than women (22 vs. 11%). The proportion of all females employed on temporary contracts declined over time (7% 1998; 5% 2018) and was relatively stable amongst men: 5% in 1998; 4% in both 2008 and 2018.

Figure 1 shows that increases in involuntary part-time employment and temporary contracts post-recession are not a new phenomenon. For men and women, these two indicators move in tandem with the economic cycle

TABLE 2 Involuntary part-time work and temporary contracts, United Kingdom, 1998–2018

	Part-time worker because could not find a full-time job			Temporary employee because could not find a permanent job		
	Number	As % of all part-time workers	As % of all employment	Number	As % of all temporary employees	As % of all employees
Male						
1998	281,000	23	2	318,700	40	3
2008	302,800	17	2	179,600	29	1
2018	429,600	19	3	218,800	30	2
% change						
1998–2008	8%			–44%		
2008–2018	42%			22%		
Female						
1998	441,000	8	4	275,600	29	2
2008	399,300	7	3	173,200	23	1
2018	513,600	8	3	191,400	24	1
% change						
1998–2008	–9%			–37%		
2008–2018	29%			11%		

<sup>a</sup>Source: ONS Labour Force Survey; June–August Quarters; seasonally adjusted.



**FIGURE 1** Involuntary part-time working and temporary contracts. Source: Labour Force Survey

following a similar trend after the early 1990's recession. The prevalence of temporary contracts and involuntary part-time working has not yet returned to pre-recession levels.

Figure 2 indicates that the use of zero-hours contracts increased rapidly as the recovery took hold from 2012 and had more than quadrupled by 2019.<sup>5</sup> The trend has stabilized since 2016 but not fallen substantially. Over half of the 896,000 people on zero-hours contracts in 2019 were women (53%) accounting for 3.1% of all female women employment compared to 2.4% for men.

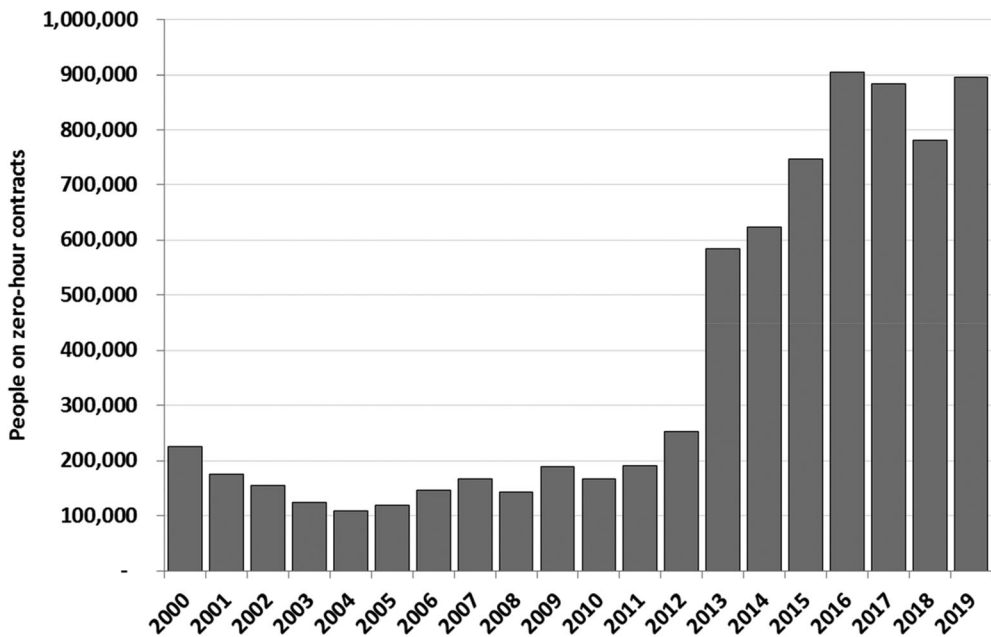
#### 4.1.4 | In-work poverty

Households Below Average Income (HBAI)<sup>6</sup> statistics show that 5.45 m working age adults and 2.93 m children were living in working households below the poverty line in 2017/2018 an increase of over 1 m compared to 2007/2008. An increasing proportion of all working age people living in poverty are within working households over time (54% 1997/1998; 63% in 2007/2008; 68% in 2017/2018).

## 4.2 | The lived experience of precarious employment and in-work poverty

### 4.2.1 | A case study approach

In 2017, 90,800 or 28% of working households in SCR received in-work Tax Credits to supplement their low-income compared to 24% nationally and 21% of children lived in low-income families compared to 17%



**FIGURE 2** Zero-hours contracts. The figures are calculated from responses to the Labour Force Survey (LFS). As part of the survey, the LFS asks people in employment if their main job has flexible working and, if so, to choose from a list of employment patterns those which best describe their situation. Only those people who select ‘zero-hours contract’ as an option will be included in this analysis. The number of people who are shown as on a zero-hours contract will therefore be affected by whether people know they are on a zero-hours contract and also by how aware they are of the concept. The increased coverage of zero-hours in the latter half of 2013 may have affected the response to this question. *Source:* Labour Force Survey

nationally. Low-pay work in SCR is also the lowest of all UK city regions (Clarke, 2017). Twenty stakeholder interviews were undertaken in three localities in SCR for the case study involving 10 different types of public and voluntary sector organizations.

Ten respondents were interviewed in Sheffield in 2017. All had strategic oversight of referrals to emergency poverty relief: delivering services for low-income families and the council ( $n = 3$ ); referral agencies such as the Citizen's Advice Bureau and a community development trust ( $n = 4$ ) and food bank managers ( $n = 3$ ).

Ten interviews from North Nottinghamshire were part of an earlier study focusing on the use of food banks by families with children (Beatty, Eadson, & Foden, 2015). These stakeholders were referral agencies within children's and social services ( $n = 3$ ), the diocese ( $n = 1$ ), local schools ( $n = 2$ ) and co-ordinators for local food banks in the area ( $n = 4$ ).

Professionals were chosen as all had extensive experience of delivering support to disadvantaged groups and had numerous working clients experiencing financial insecurity and accessing food banks. This enabled the capture of as many stories as possible within the limited scope of this exploratory case study to gain a broad overview of the issues clients were facing.

The semi-structured face-to-face interviews lasted between 1 and 1.5 hours. This data gathering strategy allows for individualized interpretations of broad themes but creates a responsive environment in which unexpected issues may emerge as an interview unfolds (Savin-Baden & Major, 2013). The interview schedule explored their knowledge of women or families facing financial difficulties due to the changing welfare system and labour market conditions. Interviews were transcribed, coded and analysed thematically around the main research questions. The data have been anonymized but includes generalized organizational types for context.

Purposive snowballing methods for recruitment included dissemination of information sheets through professional networks. Some participants were enlisted directly by the team and others opted into the study. Ethical approval for the study was obtained from the University research ethics review panel. Whilst the scale of the research was limited, the participants worked with large numbers of clients providing in-depth professional insights on a range of issues.

#### 4.2.2 | Financial resilience and insecure work

The dominant policy narrative states that clients will always be better off in work. However, many stakeholders stated that transitioning into and out of insecure work leaves many with short-term cash-flow problems as they lack any financial cushion and experience multiple benefit delays. This echoes findings from other studies on the association between recurrent poverty and 'poor work' (Shildrick et al., 2010).

Local advice workers noted that starting work had implications for debt management. Some clients had minimum repayment plans negotiated by the advice services, but gaining employment changes the terms resulting in the financial gains being wiped out by increased repayments:

People have no resilience, no savings.  
Referral Agency

Say somebody's come off benefits 'cos they've started a job but they're not paid for eight weeks...  
There's no money, they've stopped their benefits, but they've no wage and there's nothing...It's a crisis; that's what we're there for. Food Bank Coordinator

Given the lack of financial resilience amongst clients, any financial shock such as a broken appliance or an unexpected expense can push them into a crisis:

If her washer breaks down what's she going to do, is she going to think 'I'll pay my rent or I'll go out and buy what I need for my kids'...things like 'my kid wants to go on a school trip, I'll let him go'.  
Referral Agency

Cuts to local support services left clients with limited avenues of alternative support meaning food bank vouchers were sometimes the only option available:

There used to be lots of charities and support grants to help people make the transition and all that has gone.  
Referral Agency

When I think back to what we could do for clients and what we can do now, sometimes all you can do is offer them a food bank voucher, and how demoralising is that?  
Referral Agency

The role of the food bank is to help people get out of crises, but the crises are ongoing and there isn't anywhere to go.  
Food Bank Coordinator

### 4.2.3 | Conditionality and cycles of insecure work

Many respondents emphasized that increased conditionality within welfare provision encourages clients to accept a cycle of low-pay, non-standard or precarious employment. Common themes regarding the difficulties of transitioning into and out of paid work included travel costs and the expectation that flexible and affordable childcare could be arranged at short notice:

Transitioning out of benefits is hard, it is hard to make work pay more than benefits...it is hard to juggle things like childcare.

Food Bank Worker

Quite often they have to travel ridiculous distances to work cos if a job comes up they have to take it.

Food Bank Worker

This reflects conditionality rules which means claimants are expected to accept work within a 90-min commute. This inherently assumes that earnings will cover at least three extra hours of childcare in addition to travel costs but was seen as unrealistic by many. These financial concerns have to be weighed up against a punitive conditionality regime where not accepting a potential work offer can result in a benefit sanction:

It feels as though the environment is closing in on people and making it more difficult for them to work...

Service Provider

### 4.2.4 | In-work poverty

Many respondents felt that employment was no longer a route out of poverty as many clients continue to rely on benefits. Nationally, a third of UC claimants were in employment in July 2019. Respondents confirmed that clients were increasingly getting by in low-income jobs:

People who come to the food bank are accessing benefits...but that doesn't mean they're unemployed, that includes working people...it's clear to recognise that it is people claiming working tax credit.

Referral Agency

Everybody is usually only a pay cheque away from a financial crisis. Foodbank Coordinator

You get a lot of women who work in hospitals or care work and they are travelling long distances to get to work from the edge of the city...they're in work...and really struggle.

Food Bank Worker

### 4.2.5 | Non-standard work

Many stakeholders discussed clients with unstable incomes, zero-hours contracts and non-standard work. Food parcels would tide them over between work or if they did not get enough hours to generate an adequate income:

The majority of people who use the food bank are on low-income, they're not unemployed...people stop their benefits because they take up a job promising a set number of hours a week but because they're on a zero-hours contract, the next week they might only get one or two hours.

Foodbank Coordinator

One food bank manager commented clients are '*caught out*' by zero-hours contracts making budgeting impossible, and that this was particularly problematic for families with children. They reported that clients felt they had no choice but to accept precarious or low-paid work with no guarantee of a steady income:

The jobs that people tend to access in our community are low paid, low value jobs, and quite often zero-hour contracts.

Service Provider

Quite a few of our businesses offer zero or low hour contracts...You might have your wage one week, and then nothing for two weeks, and then half a wage the following week, and people have still got rent and mortgages to pay.

Food Bank Coordinator

We know of people who are on zero-hour contracts who literally have to turn up for work and if they give them work that's great but quite often they're turned away.

Referral Agency

The availability of flexible and affordable childcare was also raised as an issue, especially for women working in low-pay sectors where zero-hours contracts and unpredictable shift work are commonplace:

Employers are so blasé now, they'll put everyone on zero-hours contracts because then they're not as affected by employment legislation. And they can just get rid of people. I've had numerous clients who have said I can't work that because I've got no one for my kids, they don't ring them again, don't give them any more work, it's a bit like bullying.

Referral Agency

#### 4.2.6 | Summary of findings

The qualitative interviews provide experiential accounts of the day-to-day reality of the key issues identified in the literature on the rise in precarious work, its association with low pay, fluctuating incomes and reliance on in-work benefits (Corlette et al., 2017); the interplay with the benefits system including reduced in-work benefits (Beatty & Fothergill, 2017) and increasing conditionality (Dwyer & Wright, 2014) and how this leads to in-work poverty and demand for emergency food provision (Lambie-Mumford & Green, 2015). The case study contributes to knowledge by taking a gendered perspective on the intersection of these issues by situating the experience of low-paid women workers within the context of a post-recession labour market, austerity and changing welfare regime (Rubery & Rafferty, 2013). This results in some getting caught in a cycle of low-pay, no pay and non-standard employment (Shildrick et al., 2010).

Triangulation with the quantitative evidence confirms these themes and situates the case study within the national context. The gender differences in the growth in self-employment are also explored highlighting the compositional shift in non-standard employment in the wake of the recession. Whilst this did not emerge as a strong theme in the qualitative material, it seems likely that this was because respondents did not differentiate between low-income workers who were

self-employed rather than employees. Given national trends in self-employment and UC reductions targeted at this group, this is a topic worthy of further in-depth research. The quantitative data also indicate that non-standard employment in the form of part-time employment, involuntary part-time work and temporary contracts have risen faster amongst men than women post-recession period, whilst part-time self-employment rose faster amongst women.

The data confirm the first and second research questions: that working women on low or unstable incomes are resorting to food banks in times of financial hardship; and that for many, this is a function of non-standard working practices and especially the use of zero-hour contracts. The third research question as to whether welfare reform is a contributory factor to food bank usage is also borne out by reductions to in-work benefits and household income of workers at the bottom end of the labour market and their experience of increased conditionality which reinforces their need to take non-standard work.

## 5 | DISCUSSION AND CONCLUSIONS

### 5.1 | The structural drivers of in-work poverty

Since the 1990s, OECD countries sought to address the 'passivity' within social security systems and in so doing have problematized deficient individuals (Wright, 2012). Structural labour market factors underpinning the distribution of benefit claimants, job opportunities and low-pay across the country were largely ignored (Beatty & Fothergill, 2017). In the UK, this framing of welfare-to-work policy has therefore characterized 'worklessness' as being due to individual choices or apathy to be addressed by increasingly harsh activation policies (Wright, 2016). Our research demonstrates that expanding conditionality to include those in work extends this framework to problematize people in low-paid and non-standard employment disregarding their active participation in the labour market. The gap between income and household expenditure for low-income workers, particularly those with dependent children, is driven by cuts to in-work benefits (Padley & Hirsch, 2017; Hood & Johnson, 2016) and is inadequately off-set by wages due to the normalization of insecure, low-pay work (Clarke & Bangham, 2018; Green & Livanos, 2017).

Our work highlights that non-standard work is not only driven by worker demand but by the economic cycle and a restructuring of employment markets. Increasing involuntary part-time work, temporary work and zero-hours contracts are undertaken by people that want permanent secure work that is not readily available. Conditionality, therefore, imposes a damaging narrative upon workers and fails to acknowledge the structural realities of precarious and low-paid work (Dwyer & Wright, 2014).

### 5.2 | All workers were becoming women workers

Standing (2011) argues people in precarious work, with uncertain income and low levels of pay often need to juggle household responsibilities as well as complex and unstable working patterns. Our findings develop Standing's theory, by re-emphasizing the gendered labour market implications implicit within it, as the complexity of domestic management strategies still predominantly falls to women (Lyonette, 2015).

The research highlights that the restructuring of the British economy, including a shift from industry to the service sector, means men increasingly work in sectors where non-standard employment practices are prevalent (Beatty, 2016). The data indicate that whilst non-standard work remains more prevalent amongst women, certain types are more prevalent amongst men (involuntary part-time working or temporary contracts, self-employment). The rate of increase has also been faster for men than women on many indicators. The normative expectations for male workers are changing, and this convergence is in part due to a worsening of men's employment opportunities available rather than an improvement in women's position per se:



At the bottom end of the labour market, as Phillips and Taylor (1980) had suggested in a remarkably far-sighted claim, all workers were becoming women workers, whatever their gender.

(McDowell, 2014, p. 830)

### 5.3 | Emergency food charity as an inadequate response to in-work poverty

Research participants reported that food bank vouchers were not an adequate or sustainable way of supporting low-income workers experiencing financial crises due to the impacts of welfare reform, austerity and labour market restructuring. They stated food parcels would not solve these problems and is the last resort for many in the absence of other forms of social security, reflecting wider policy discussions about the limitations of emergency food charity as poverty alleviation (Garthwaite, 2016; Lambie-Mumford, 2017).

### 5.4 | Policy implications

The previous Prime Minister noted many people *'have a job, but you don't always have job security'* (May, 2016) and commissioned the Review of Modern Working Practices (Taylor, 2017). This signalled a shift in the dominant political and policy narrative of 'strivers versus skivers' towards a recognition of growing in-work poverty and the negative consequences of precarious work. However, a policy juxtaposition exists between this acknowledgement alongside welfare reforms which continue to reduce in-work benefits and increase in-work conditionality.

The policy implications are stark in the current coronavirus crisis which is characterized by deep recession, falling hours worked and greatest impact on hospitality sectors which are dominated by non-standard working practices (ONS, 2020). A far greater proportion of the population are likely to be reliant on in-work benefits and subject to in-work conditionality as a consequence and many may turn to emergency food provision when limited alternative safety nets available.

Our study highlights the disjuncture between the aims of welfare reform—which purport that claimants are better off in work—and the realities of non-standard work and in-work poverty. Our evidence highlights the interrelationship between the growth in non-standard work subsidized by in-work benefits, reductions in these benefits and increased conditionality for low-income workers. This results in financial hardship for men as well as women at the bottom end of the labour market and their need to resort to emergency food provision.

Eventually, seven million households receiving working age benefits will be moved onto UC—potentially more post-coronavirus crisis—subject to conditionality and sanctions. The policy discourse has been shifting towards the need for 'in-work progression' reflecting an expectation that claimants will mitigate for the shortcomings of employment opportunities available to them by seeking out more or 'better' work. A DWP RCT (2015–2017) amongst low-paid workers tested the effectiveness of increased conditionality to improve in-work progression. The evaluation found the more frequent Work Search Reviews imposed had limited impact: less than £5 a week additional earnings; benefit sanctions also increased for the high intensity group (Department for Work and Pensions, 2018a, 2018b). Whilst DWP states this is good value for money (Department for Work and Pensions, 2019), it takes no account of the financial or emotional costs to individuals (additional childcare, undermining family caring commitments, feeling benefit entitlement is under threat) or hardship due to benefit sanctions imposed.

However, given this evidence of limited success, DWP continues in this policy direction which blames the individual rather than accepts structural issues at play. This is a common problem with policy development that is ideologically driven and sees the dismissal of evidence that challenges the dominant framing of policy problems (Ingold & Monaghan, 2016).

Policy makers therefore need to acknowledge the broader evidence base available and take into account the intersection between welfare reform, increased conditionality and labour market restructuring if the in-work poverty trap in which many low-income workers find themselves in is to be addressed. Workers can meet the conditions and yet still be unable to bridge the gap between household income and expenditure.

Our research points to the need for labour market and welfare policy to consider gender. Women workers are particularly at risk of in-work poverty due to the structural factors identified. The need for many to balance childcare responsibilities with flexible work options leaves them exposed to low-pay non-standard employment options. Our evidence adds further weight to the argument made by McDowell (2014) that the convergence of male and female employment patterns at the bottom end of the labour market means that in effect '*all workers are becoming women workers, whatever their gender*'.

This study identifies a tension between the dominant policy discourse about being better off in work, the restructuring of the labour market and welfare system, and the experience of the working poor. The rise of non-standard work, in-work poverty and reliance upon emergency food charity clearly demonstrates that work does not always pay enough to offer a route out of poverty. Therefore, policy makers need to acknowledge that expecting people in low-paid and non-standard work to better manage their poverty is to misattribute responsibility for this situation onto individuals who are already struggling to get by.

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## ENDNOTES

- <sup>1</sup> The six means-tested benefits UC replaces are: income-based Jobseeker's Allowance, income-based Employment and Support Allowance, Income Support, Housing Benefit, Child Tax Credits, and Working Tax Credits. The first three of these are primarily available to out-of-work; Housing Benefit and Child Tax Credits are available to those in work or out-of-work; and Working Tax Credit is an in-work benefit to top up low-income employment. At present, new claimants are placed on UC but much of the existing stock of claimants are currently still within the legacy system.
- <sup>2</sup> Female employment rates rose from 56 to 72% between 1980 and 2019; ONS LFS.
- <sup>3</sup> LFS seasonally adjusted quarterly data, population aged 16+: pre-recession June/August 1998 to June/August 2008; post-recession June/August 2008 to June/August 2018.
- <sup>4</sup> ONS Family Resource Survey.
- <sup>5</sup> Average number of people on zero-hours contracts in LFS: 2009–2011 = 180,000; 2017–2019 = 850,000.
- <sup>6</sup> DWP Stat-Xplore: 60% of the UK median household income after housing costs (HBAI AHC); working age population and children within these households.

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